



## ***BadgerCare Plus Changes***

On April 1, 2014, changes will be made to the BadgerCare Plus program that include the adoption of new income limits and one benefit plan for all members. These changes were made because Wisconsin residents now have new options for purchasing affordable private health insurance through the federal Health Insurance Marketplace, also known as the Exchange.

Originally, these BadgerCare Plus policy changes were going to take effect on January 1, 2014; however, they will now take effect on April 1, 2014. The changes were delayed to allow Wisconsin residents more time to purchase private health insurance through the Marketplace due to technical problems with the Marketplace's website.

These changes only affect BadgerCare Plus members and do not affect people who are enrolled in Medicaid for the Elderly, Blind or Disabled (EBD) or other Medicaid programs.

### **Children, Parents and Caretakers Enrolled in BadgerCare Plus**

As of April 1, 2014, due to changes in state law, non-pregnant adults with income above 100% of the Federal Poverty Level (FPL) will no longer be able to enroll in health care through BadgerCare Plus. Children with a household income above 300% of the FPL will no longer be able to enroll in health care through BadgerCare Plus, unless they meet a deductible. See the attached table for more information about BadgerCare Plus Income Limits.

**Please Note:** The new income limits do not affect pregnant women or people who are enrolled in EBD Medicaid.

Members who will be above the new income limits for BadgerCare Plus as of April 1, 2014, should apply for private health insurance through the federal Health Insurance Marketplace before March 31, 2014 (see "Applying Through the Marketplace").

### **BadgerCare Plus Core Plan**

The BadgerCare Plus Core Plan is ending March 31, 2014. To continue receiving Core Plan benefits through March 31, 2014, members will need to continue to pay any required monthly premiums.

Core Plan members who are at or below the new income limit of 100% FPL for adults will be automatically enrolled in the BadgerCare Plus Standard Plan on April 1, 2014 and will get a better benefit package. See the attached table for more information about BadgerCare Plus Income Limits.

Members who are above the new income limits for BadgerCare Plus in 2014 should apply for private health insurance through the federal Health Insurance Marketplace before March 31, 2014 (see "Applying Through the Marketplace").

### **BadgerCare Plus Core Plan Waitlist**

Individuals on the Core Plan Waitlist should apply for health insurance through the Marketplace (see "Applying Through the Marketplace"). The Marketplace will let individuals know if they will be enrolled in BadgerCare Plus or if they should purchase private health insurance. If they will be enrolled in BadgerCare Plus, their coverage will begin April 1, 2014. If individuals should purchase private health insurance, the Marketplace will give them information about the private health insurance options that are available, what those plans cost, and if they can get any help paying for private health insurance. The private health insurance that individuals purchase through

the Marketplace can begin as soon as January 1, 2014. However, their health insurance will not begin until they choose their plan and pay their first monthly premium by the date given by the health plan.

**Please Note:** The Marketplace Open Enrollment Period goes through March 31, 2014.

## **BadgerCare Plus Basic Plan**

The BadgerCare Plus Basic Plan is ending on March 31, 2014. If Basic Plan members continue to pay their monthly premiums, there will be no change in their Basic Plan enrollment until April 1, 2014.

Basic Plan members should apply for health care benefits through the Marketplace (see “Applying Through the Marketplace”). The Marketplace will let individuals know if they will be enrolled in BadgerCare Plus or if they should purchase private health insurance. If they will be enrolled in BadgerCare Plus, coverage will begin April 1, 2014. If individuals should purchase private health insurance, the Marketplace will give them information about the health insurance options that are available, what those plans cost, and if they can get any help paying for their private health insurance. The health insurance that individuals purchase through the Marketplace can begin as soon as January 1, 2014. However, their health insurance will not begin until they choose their plan and pay their first monthly premium by the date given by the health plan.

**Please Note:** The Marketplace Open Enrollment Period goes through March 31, 2014.

## **Applying Through the Marketplace**

There are several ways individuals and families can apply for private health insurance through the federal Health Insurance Marketplace:

- Online at [Healthcare.gov](http://Healthcare.gov)
- Phone: Call 1-800-318-2596, 24 hours a day, 7 days a week (TTY: 1-855-889-4325). A customer service representative can help complete the application.
- Mail: Fill out a paper application. The application can be found online at [Healthcare.gov](http://Healthcare.gov).
- In Person: There are navigators, Certified Application Counselors (CACs), agents and brokers who can help individuals and families apply for health insurance through the Marketplace. [Enrollment for Health Wisconsin](http://Enrollment for Health Wisconsin) has a list of certified navigators, CACs, agents, brokers, and other public benefits assisters on its website at [e4healthwi.org](http://e4healthwi.org).

## **BadgerCare Plus Standard Plan Benefits Beginning April 1, 2014**

The BadgerCare Plus Benchmark and Core Plans are ending on March 31, 2014. Benchmark and Core Plan Members who meet the new BadgerCare Plus rules will be automatically enrolled in the BadgerCare Plus Standard Plan on April 1, 2014 and do not need to complete a new application to continue their BadgerCare Plus enrollment. More services are covered under the Standard Plan than the Benchmark Plan or Core Plan. Some of those services include:

- Generic and brand name prescription drugs and some over-the-counter (OTC) drugs.
- Outpatient mental health and substance abuse services.
- Dental services.
- Emergency and non-emergency medical transportation to and from a covered service.

The amount of member copays may also change. Copayments for the BadgerCare Plus Standard Plan range from \$.50 to \$3 per service.

## BadgerCare Plus Income Limits

### 2013 Federal Poverty Level (FPL) Guidelines\*

Family Size	Monthly Income Limit for Adults (100% FPL)	Monthly Income Limit for Children (300% FPL)
1	\$958	\$2,873
2	\$1,293	\$3,878
3	\$1,628	\$4,883
4	\$1,963	\$5,888
5	\$2,298	\$6,893

\*Note: FPL limits are subject to change



State of Wisconsin  
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